03-74-03 EV255168448US MATION DISCLOSURE STATEMEN TRANSMITTAL OF IND Docket No. (Under 37 CFR 1.97(b) or 1.97(c)) MAF-10002/22 is 1 In Re Application Of: Marvin A. Frenkel Serial No. Filing Date Examiner Group Art Unit 09/979.570 November 14, 2001 1615 Title: ANONYMOUS ON-LINE CASH MANAGEMENT SYSTEM RECEIVED MAY 0 1 2003 TECH CENTER 1600/2900 Washington, D.C. 20231 37 CFR 1.97(b) I The Information Disclosure Statement submitted herewith is being filed within three months of the filing of a national application other than a continued prosecution application under 37 CFR 1.53(d); within three months of the date of entry of the national stage as set forth in 37 CFR 1.491 in an international application; before the mailing of a first Office Action on the merits, or before the mailing of a first Office Action after the filing of a request for continued examination under 37 CFR 1.114. 37 CFR 1.97(c) The Information Disclosure Statement submitted herewith is being filed after the period specified in 37 CFR 1.97(b), provided that the Information Disclosure Statement is filed before the mailing date of a Final Action under 37 CFR 1.113, a Notice of Allowance under 37 CFR 1.311, or an Action that otherwise closes prosecution in the application, and is accompanied by one of: ☐ the statement specified in 37 CFR 1.97(e); OR ☐ the fee set forth in 37 CFR 1.17(p).

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /EA/

TRANSMITTAL OI	Docket No. MAF-10002/22				
In Re Application:	Aarvin A. Frenkel				
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Docket Number (Option: Application Number 09/979,570 MAF-10 Applicant(s)

Marvin A. Frenkel Filing Date

Group Art Unit

November 14, 2001 1615 U.S. PATENT DOCUMENTS EILING DATE *EXAMINER DATE NAME CLASS SUBCLASS DOCUMENT NUMBER INITIAL IF APPROPRIATE MAY 0 1 2003 FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER DATE	COUNTRY	CLASS	SUBCLASS	Translation	
REF	DOCUMENT NUMBER		COUNTRY	CLASS		YES	NO
	EP 0 391 261 A3	10/10/90	Europe			J	
	EP 0 542 298 A2	5/19/93	Europe			J	
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OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

Abstract, "InternetCash Corp. Chooses Sun Microsystems Storage and Servers to Enable Cash-Based Purchasing on the Web" PR Newswire (19 June 2000).

Abstract, Kenneth Li, "E-commerce for Debtors. (from SpendCash.com) (Company Business and Marketing)" Network World (27 September 1999).

EXAMINER

DATE CONSIDERED

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw linc through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

INFORMATION DISCLEGARE CITATION (Use several sheets if necessary) OTHER DOCUMENTS OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.) The Two Approaches to Electronic Money" from www.providence.edu.

INITIAL	OTHER DOCUMENTS (Including Author, Title, i				
E JCJO	"The Two Approaches to Electronic Money" from w	vw.providence.edu.			
MIL. RE	Steven H. Low et al., "Anonymous Credit Cards and	its Collusion Analysis" (October 10, 1994).			
	Steven H. Low et al., "Anonymous Credit Cards" Pro Communication Security, Fairfax, Virginia, USA (No	8.			
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	"A Bibliography of Electronic Payment Information"	from robotics.stanford.edu.			
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*EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.